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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/071,265	02/06/2002	David H. Youngblood JR.	6171.2-1	9029

23559 7590 03/05/2007
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EXAMINER

ZECHER, MICHAEL R

ART UNIT	PAPER NUMBER
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3609

SHORTENED STATUTORY PERIOD OF RESPONSE	MAIL DATE	DELIVERY MODE
3 MONTHS	03/05/2007	PAPER

Please find below and/or attached an Office communication concerning this application or proceeding.

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

Office Action Summary

Application No.

10/071,265

Applicant(s)

YOUNGBLOOD, DAVID H.

Examiner

Michael R. Zecher

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-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

Status

- 1) ☒ Responsive to communication(s) filed on 2/6/2002.
- 2a) ☐ This action is **FINAL**. 2b) ☒ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

Disposition of Claims

- 4) ☒ Claim(s) 1-33 is/are pending in the application.
- 4a) Of the above claim(s) _____ is/are withdrawn from consideration.
- 5) ☐ Claim(s) _____ is/are allowed.
- 6) ☒ Claim(s) 1-33 is/are rejected.
- 7) ☐ Claim(s) _____ is/are objected to.
- 8) ☐ Claim(s) _____ are subject to restriction and/or election requirement.

Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on _____ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some * c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
 - ☐ Certified copies of the priority documents have been received in Application No. _____.
 - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

* See the attached detailed Office action for a list of the certified copies not received.

Attachment(s)

- | | |
|---|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892) | 4) <input type="checkbox"/> Interview Summary (PTO-413)
Paper No(s)/Mail Date. _____ |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| 3) <input checked="" type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)
Paper No(s)/Mail Date <u>6/3/2002</u> | 6) <input type="checkbox"/> Other: _____ |

DETAILED ACTION

1. The following is a non-final, first office action on the merits. Claims 1-33 are pending.

Claim Rejections - 35 USC § 112

2. The following is a quotation of the second paragraph of 35 U.S.C. 112:

The specification shall conclude with one or more claims particularly pointing out and distinctly claiming the subject matter which the applicant regards as his invention.

3. Claim 5 is rejected under 35 U.S.C. 112, second paragraph, as being indefinite for failing to particularly point out and distinctly claim the subject matter which applicant regards as the invention. Subsections (c) and (d) indicate the generation of a second and third intermediate code before appending a checksum to arrive at a unique certified number. For examination purposes subsections (c) and (d) will be treated as one step, as understood by the examiner. The claim language contained in subsections (c) and (d) do not ensure that the scope of the claim is clear so that the public is informed of the boundaries of what constitutes infringement. The specification does not provide sufficient guidance in interpreting the claim language.

Claim Rejections - 35 USC § 102

4. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

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5. Claims 1-5, 21-22, and 26-28 are rejected under 35 U.S.C. 102(e) as being anticipated by Keyes et al. (U.S. 6,456,983).

As per claim 1, Keyes et al. teaches a method of management of debt information by a service provider, comprising:

receiving a debt default data file, and said debt default data file comprising a plurality of records, each record having data associated with a defaulted loan (See Figure 1, #100, and column 4, lines 42-63, which depict and discuss an account dispositioning system for bad or delinquent accounts that contains an historical portfolio module responsible for comprising information and data on delinquent accounts);

importing said plurality of records into a debt default database (See Figure 1, #100, and column 4, lines 42-63, which depict and discuss an account dispositioning system for bad or delinquent accounts that retrieves an appropriate collection of data concerning each delinquent account from an historical portfolio)

generating a plurality of unique certified numbers, each certified number including an identifier of a lender of the defaulted loan and an identifier of the service provider (See column 5, lines 41-56, 61-67, and column 6, lines 1-5, which discuss identifying each delinquent portfolio according to an issuer and deriving a number in order to store the file in the appropriate database);

assigning each of said plurality of unique certified numbers to respective ones of a plurality of records (See Figure 3 and column 6, lines 40-54, which depict and discuss how each number is clustered and defined);

generating correspondence and communicating with debtors (holder of account) associated with the defaulted loans using the assigned unique certified numbers (See column 4, lines 55-58, which discusses payments received from the account holder after the account was declared delinquent; it implies the inherency in debt collection that the issuer remain in communication with the debtor concerning repayment or disposition of debt).

Claim 22 recites equivalent limitations to claim 1 and is therefore rejected using the same art and rationale set forth above.

As per claim 2, Keyes et al. teaches wherein said debt default data file is received from said client over a communication network (See Figure 1 and column 4, line 59-67 through column 5, lines 1-5, which depict and discuss an historical portfolio module that communicates with an evaluation module to form an account dispositioning system for bad or delinquent accounts).

As per claim 3, Keyes et al. teaches wherein said debt default data file is a text file (See column 5, lines 25-35, which discuss the historical portfolio incorporating data on historical delinquent accounts on a number of basis).

As per claim 4, Keyes et al. teaches wherein generating the plurality of unique certified numbers comprises:

(a) appending an identifier of the service provider to a postal code to generate a first intermediate code (See column 5, lines 61-67, through column 6, lines 1-5, which discuss deriving a number based on a historical delinquent account by taking into consideration the locale of the account holder);

(b) appending a lender identifier unique to the lender to said first intermediate code to generate a second intermediate code (See column 6, lines 4-12, and lines 57-61 which discuss how scoring or deriving a number representative of a historical delinquent account is done whenever the account is initially declared delinquent or when the historical portfolio is "rebuilt" or requires "maintenance," and how each historical portfolio contains a total accounts identifier reflective of the historical delinquent accounts in a particular historical portfolio group);

(c) appending an internally generated index number to said second intermediate code to generate said unique certified number (See column 5, lines 61-67, through column 6, lines 1-5, column 6, lines 37-53, and lines 57-61 which discuss deriving a number based on a historical delinquent account, defining a plurality of score clusters, and how each historical portfolio contains a total accounts identifier reflective of the historical delinquent accounts in a particular historical portfolio group); and

(d) repeating steps (a) through (c) for generating each of said plurality of unique certified numbers (Step (d) recites equivalent limitations to steps (a)-(c) and is rejected using the same art and rationale as set forth above).

As per claim 5, Keyes et al. teaches wherein generating the plurality of unique certified numbers comprises:

(a) determining a postal code (See column 5, lines 61-67, which discuss evaluating factors such as locale of the account holder);

(b) appending an identifier of the service provider to said postal code to generate a first intermediate code (See column 5, lines 61-67, through column 6, lines

1-5, which discuss deriving a number based on a historical delinquent account by taking into consideration the locale of the account holder);

(c) appending a lender identifier unique to the lender to said first intermediate code to generate second intermediate code (See column 6, lines 4-12, and lines 57-61 which discuss how scoring or deriving a number representative of a historical delinquent account is done whenever the account is initially declared delinquent or when the historical portfolio is "rebuilt" or requires "maintenance," and how each historical portfolio contains a total accounts identifier reflective of the historical delinquent accounts in a particular historical portfolio group);

(d) appending an internally generated index number to said intermediate code to generate a third intermediate code (See column 6, lines 4-12, and lines 57-61 which discuss how scoring or deriving a number representative of a historical delinquent account is done whenever the account is initially declared delinquent or when the historical portfolio is "rebuilt" or requires "maintenance," and how each historical portfolio contains a total accounts identifier reflective of the historical delinquent accounts in a particular historical portfolio group);

(e) appending a checksum to said third intermediate code to generate said unique certified number (See column 5, lines 61-67, through column 6, lines 1-5, column 6, lines 37-53, and lines 57-61 which discuss deriving a number based on a historical delinquent account, defining a plurality of score clusters, and how each historical portfolio contains a total accounts identifier reflective of the historical delinquent accounts in a particular historical portfolio group); and

(f) repeating steps (a) through (e) for generating each of said plurality of unique certified numbers (Step (f) recites equivalent limitations to steps (a)-(e) and is rejected using the same art and rationale as set forth above).

As per claim 21, Keyes et al. teaches:

querying a multiple lenders database for lender records with loan numbers matching said defaulted loans (See column 5, lines 25-35, which discuss how appropriate data from multiple issuers may be retained on historical delinquent accounts);

retrieving lender specific information on a plurality of lenders from said matching lender records (See column 5, lines 25-35, which discusses how a user/operator can use the data retained on an historical delinquent account, including data on multiple issuers or any other basis); and

updating said plurality of records of said debt default database with respective ones of said retrieved lender specific information. (See column 5, lines 10-22, which discuss establishing an historical portfolio based on a plurality of historical delinquent accounts).

Claim 28 recites equivalent limitations to claim 21 and is therefore rejected using the same art and rationale set forth above

As per claim 26, Keyes et al. teaches wherein said debt default database is logically subdivided into a plurality of databases, each of said plurality of databases corresponding to a client of said service provider (See column 4, lines 53-65, which

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discusses a historical portfolio module that retrieves information on delinquent accounts and divides the data into a plurality of groups).

As per claim 27, Keyes et al. teaches a records creation module operable to extract records from at least one debt default data file for storing in said debt default database (See column 4, lines 53-65, which discusses a historical portfolio module that retrieves information on delinquent accounts and divides the data into a plurality of groups).

Claim Rejections - 35 USC § 103

6. The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

7. Claims 6-9, 11-15, 17-20, and 23-24 are rejected under 35 U.S.C. 103(a) as being unpatentable over Keyes et al. (U.S. 6,456,983) as applied to claim 1 above, and further in view of Layne et al. (U.S. 7,167,839).

As per claim 6, Keyes et al. teaches the elements of the claimed invention, but fails to expressly disclose determining data integrity of said plurality of records of said debt default data file prior to said importing step. Layne et al. discloses a data security check where the network server processes credential transmitted by the user in order to authorize access (See column 2, lines 4-14 which discuss authenticating a user before processing requests for account information).

Both Keyes et al. and Layne et al. disclose methods for organizing debt information and allowing account access over a secure network. Layne et al. expressly discloses determining data integrity of said plurality of records of said debt default data file prior to importing in order to provide data security. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Keyes et al. to include a data security check as taught by Layne et al. in order to allow debt agencies and their clients better access to their accounts to facilitate an open network of information in efficiently managing delinquent accounts. (See column 1, lines 50-54, and column 2 lines 50-54 which discuss the advantages for clients of collection agencies to access their accounts according to client identifiers for efficient management of debt information).

As per claim 7, Keyes et al. teaches the elements of the claimed invention, but fails to expressly disclose: receiving a copy of said debt default data file; comparing a size of said copy of said debt default data file with a size of said debt default data file; and importing said plurality of records into said debt default database in response to said size of said copy of said debt default data file being identical to said size of said debt default data file. Layne et al. discloses wherein determining data integrity comprises: receiving a copy of said debt default file (See column 4, lines 46-60 which discuss how the database interfaces with a web server to transport/communicate hypertext); comparing a size and said copy of said debt default data file with a size of said debt default data file (See column 4, lines 63-67, which discuss how the data contained in the database is extracted and replicated by Lotus Notes); importing said

plurality of records into said debt default database in response to said size of said copy of said debt default data file being identical to said size of said debt default data file (See column 5, lines 13-21, which discuss methods and systems for authentication and upon receiving access, data is retrieved utilizing CGI scripts, Java, JDBC, ODBC, SQL or other methods).

Both Keyes et al. and Layne et al. disclose methods of organizing debt information and allowing account access over a secure network. Layne et al. expressly discloses a method of maintaining data integrity wherein, upon receiving access, the account data is extracted and replicated. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Keyes et al. to include a data integrity check where account data is replicated and extracted upon authentication as taught by Layne et al. in order to allow debt agencies and their clients secure access to their accounts to facilitate real-time access of pertinent information in efficiently managing delinquent accounts. (See column 3 lines 62-67, which discuss the advantages for clients of collection agencies to access their accounts according to client identifiers in real-time for efficient management of debt information).

As per claim 8, Keyes et al. teaches the elements of the claimed invention, but fails to expressly disclose generating a debtor letter for selected ones of said plurality of records of said debt default database. Layne et al. discloses that data concerning debt and collection is typically evaluated for the purpose of generating print letters or other statements (See column 1, lines 33-46, which discusses how data is typically processed and manipulated to schedule print letters or other statements).

Both Keyes et al. and Layne et al. disclose methods of organizing debt information and allowing account access over a secure network. Layne et al. expressly discloses generating client communications via a print letter using fields of data such as debtor code, debtor name, debtor address, etc. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Keyes et al. to include a debt management method capable of processing and manipulating debtor information to schedule print letters or other statements as taught by Layne et al. in order to allow debt recovery companies and their clients secure access to their accounts to facilitate real-time access of pertinent information in efficiently managing delinquent accounts. (See column 3 lines 62-67, which discuss the advantages for clients of collection agencies to access their accounts according to client identifiers in real-time for efficient management of debt information).

As per claim 9, Keyes et al. teaches the elements of the claimed invention, but fails to expressly disclose assigning a unique certified number to said debtor letter. Layne et al. discloses how data is typically processed and manipulated by a collecting agency using fields of data including a debtor code or collection number to schedule print letters (See column 1, lines 33-46, which discuss how data, such as a debtor code, is typically processed and manipulated to schedule print letters).

Both Keyes et al. and Layne et al. disclose methods of organizing debt information and allowing account access over a secure network. Layne et al. expressly discloses assigning a debtor code or collection number to print letters by evaluating data maintained by a database. Therefore, it would have been obvious to one of

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ordinary skill in the art at the time of the invention to modify Keyes et al. to include assigning a unique number (i.e. debtor code or collection number) by processing and manipulating data to schedule print letters and other statements as taught by Layne et al. in order to allow debt recovery companies and their clients secure access to their accounts to facilitate real-time access of pertinent information in efficiently managing delinquent accounts. (See column 3 lines 62-67, which discuss the advantages for clients of collection agencies to access their accounts according to client identifiers in real-time for efficient management of debt information).

As per claim 11, Keyes et al. teaches the elements of the claimed invention, but fails to expressly disclose associating said debtor letter with a corresponding record in said debt default database. Layne et al. discloses that each time work is done on an account, the collector enters a note describing the outcome of the contact (See column 1, lines 33-46, which discuss how a record is kept for historical reference each time a client is contacted).

Both Keyes et al. and Layne et al. disclose methods of organizing debt information and allowing account access over a secure network. Layne et al. expressly discloses keeping a record of each time a client is contacted concerning an account. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Keyes et al. to include a record of communication with each client as taught by Layne et al. in order to maintain an historical reference of client contact in efficiently managing delinquent accounts (See column 1, lines 40-42, which discuss

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how the communication record is never shown to the client, but is used by the collector as an historical reference).

As per claim 12, Keyes et al. teaches the elements of the claimed invention, but fails to expressly disclose: receiving, in response to an originating email message, a reply email message comprising a record identifier corresponding to a record of said plurality of records; querying said debt default database for records matching said record identifier; and automatically associating said reply email message with a record in said debt default database matching said record identifier. Layne et al. discloses: receiving, in response to an originating email message, a reply message comprising a record identifier corresponding to a record of said plurality of records (See column 4, lines 54-56, line 63, and column 6, lines 53-57, which discuss how the database server communicates with remote clients using Lotus Notes and assigns a client code to each communication); querying said debt default database for records matching said record identifier (See column 4, lines 16-24, and column 5, lines 22-34, which discuss a "Quick Search" or query function); and automatically associating said reply email message with a record in said debt default database matching said record identifier (See column 4, lines 46-67 through column 5, lines 1-21, and column 6, lines 52-57, which discuss communications between collection agencies and their clients via Lotus Notes where agencies assign collection codes corresponding to client accounts) (See also <http://www.wikipedia.org>--Lotus Notes which inherently allows a user to attach an originating message within a reply).

Both Keyes et al. and Layne et al. disclose methods of organizing debt information and allowing account access over a secure network. Layne et al. expressly discloses an email system where communications are tagged by client codes in order to identify specific accounts. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Keyes et al. to include a email system that allows collection agencies and their respective clients to communicate where a client code is used to identify each correspondence as taught by Layne et al. in order to allow debt recovery companies and their clients secure access to their accounts to facilitate real-time access of pertinent information in efficiently managing delinquent accounts. (See column 3 lines 62-67, which discuss the advantages for clients of collection agencies to access their accounts according to client identifiers in real-time for efficient management of debt information).

Claim 23 recites equivalent limitations to claim 12 and is therefore rejected using the same art and rationale set forth above.

As per claim 13, Keyes et al. teaches the elements of the claimed invention, but fails to expressly disclose transmitting said originating email message including said record identifier. Layne et al. discloses the use of Lotus Notes, an email system, which allows clients and collection agencies to communicate over the internet using client codes assigned to specific accounts (See column 4, lines 46-67 through column 5, lines 1-21, and column 6, lines 52-57, which discuss communications between collection agencies and their clients via Lotus Notes where agencies assign collection codes corresponding to client accounts).

Both Keyes et al. and Layne et al. disclose methods of organizing debt information and allowing account access over a secure network. Layne et al. expressly discloses an email system where communications are identified according to a client code. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Keyes et al. to include an originating message that includes a client code as taught by Layne et al. in order to allow debt recovery companies and their clients secure access to their accounts to facilitate real-time access of pertinent information in efficiently managing delinquent accounts. (See column 3 lines 62-67, which discuss the advantages for clients of collection agencies to access their accounts according to client identifiers in real-time for efficient management of debt information).

As per claim 14, Keyes et al. teaches the elements of the claimed invention, but fails to expressly disclose linking said reply email message to said originating email message as a reply thread. Layne et al. discloses the use of Lotus Notes, an email system, which inherently allows a user to attach an originating message within a reply (See column 4, lines 46-67 through column 5, lines 1-21, and column 6, lines 52-57, which discuss communications between collection agencies and their clients via Lotus Notes where agencies assign collection codes corresponding to client accounts) (See also <http://www.wikipedia.org--Lotus Notes>).

Both Keyes et al. and Layne et al. disclose methods of organizing debt information and allowing account access over a secure network. Layne et al. expressly discloses an email system where it is inherent that reply messages may contain the

contents of the original message. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Keyes et al. in include attaching an originating message to a reply message as taught by Layne et al. in order to allow debt recovery companies and their clients secure access to their accounts to facilitate real-time access of pertinent information in efficiently managing delinquent accounts. (See column 3 lines 62-67, which discuss the advantages for clients of collection agencies to access their accounts according to client identifiers in real-time for efficient management of debt information).

Claim 24 recites equivalent limitations to claim 14 and is therefore rejected using the same art and rationale set forth above.

As per claim 15, Keyes et al. teaches the elements of the claimed invention, but fails to expressly disclose: transmitting an originating email message including a record identifier corresponding to a record of said plurality of records; automatically associating said originating email message with said record of said plurality of records; receiving a reply email message comprising said record identifier; and automatically associating said reply email message with said record of said plurality of records. Layne et al. discloses: transmitting an originating message including a record identifier corresponding to a record of said plurality of records (See column 4, lines 46-67 through column 5, lines 1-21, and column 6, lines 52-57, which discuss communications between collection agencies and their clients via Lotus Notes where agencies assign collection codes corresponding to client accounts); automatically associating said originating email message with said record of said plurality of records (See column 4,

lines 46-67 through column 5, lines 1-21, and column 6, lines 52-57, which discuss communications between collection agencies and their clients via Lotus Notes where agencies assign collection codes corresponding to client accounts); receiving a reply email message comprising said record identifier (See <http://www.wikipedia.org>--Lotus Notes which inherently allows a user to attach an originating message within a reply); and automatically associating said reply email message with said record of said plurality of records (See column 4, lines 46-67 through column 5, lines 1-21, and column 6, lines 52-57, which discuss communications between collection agencies and their clients via Lotus Notes where agencies assign collection codes corresponding to client accounts) (See also <http://www.wikipedia.org>--Lotus Notes which inherently allows a user to attach an originating message within a reply).

Both Keyes et al. and Layne et al. disclose methods of organizing debt information and allowing account access over a secure network. Layne et al. expressly discloses an email system which allows clients and collection agencies to communicate over the internet using client codes assigned to specific accounts, and inherently allows reply messages to include the contents of the original message as taught by Layne et al. in order to allow debt recovery companies and their clients secure access to their accounts to facilitate real-time access of pertinent information in efficiently managing delinquent accounts. (See column 3 lines 62-67, which discuss the advantages for clients of collection agencies to access their accounts according to client identifiers in real-time).

As per claim 17, Keyes et al. teaches the elements of the claimed invention, but fails to disclose: retrieving information from said debt default database in response to receiving a request for information over a communication network; and transmitting said retrieved information over said communication network. Layne et al. discloses retrieving information from a database in response to receiving a request for information over the internet and transmitting the retrieved data over the internet (See column 3, lines 63-67, and column 4, lines 36-39, which discuss a method for clients to access pertinent data in a database and presenting it to the client over the internet).

Both Keyes et al. and Layne et al. disclose methods of organizing debt information and allowing account access over a secure network. Layne et al. expressly discloses retrieving pertinent information from a database in response to a user request and transmitting the retrieved data over the internet. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Keyes et al. to include a method for clients to access debt information and a method for transmitting the retrieved debt information via the internet as taught by Layne et al. in order to allow debt recovery companies and their clients secure access to their accounts to facilitate real-time access of pertinent information in efficiently managing delinquent accounts. (See column 3 lines 62-67, which discuss the advantages for clients of collection agencies to access their accounts according to client identifiers in real-time for efficient management of debt information).

As per claim 18, Keyes et al. teaches the elements of the claimed invention, but fails to disclose wherein said communication network comprises the internet. Layne et

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al. expressly discloses a computer network comprising the internet (See column 4, lines 36-39, which discuss presenting data to a user via the internet).

As per claim 19, Keyes et al. teaches the elements of the claimed invention, but fails to disclose: receiving updated information regarding selected ones of said plurality of records over a communication network; and updating said selected ones of said plurality of records in response to receiving said updated information. Layne et al. expressly discloses: receiving updated information regarding selected ones of said plurality of records over a communication network (See column 6, lines 53-57, which discusses on online link allowing clients to send communications concerning their respective accounts); and updating said selected one of said plurality of records in response to receiving updated information (See column 3, lines 63-67, and column 5, lines 35-63, which discuss accessing pertinent account data in real-time using a "Quick Status" button on a customer interface).

Both Keyes et al. and Layne et al. disclose methods of organizing debt information and allowing account access over a secure network. Layne et al. expressly discloses retrieving pertinent information from a database in response to a user request and transmitting the retrieved data over the internet. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Keyes et al. to include a method for clients to access debt information and a method for transmitting the retrieved debt information via the internet as taught by Layne et al. in order to allow debt recovery companies and their clients secure access to their accounts to facilitate real-time access of pertinent information in efficiently managing

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delinquent accounts. (See column 3 lines 62-67, which discuss the advantages for clients of collection agencies to access their accounts according to client identifiers in real-time for efficient management of debt information).

As per claim 20, Keyes et al. teaches the elements of the claimed invention, but fails to disclose adding lender specific information to said plurality of records for inclusion in correspondence with debtors. Layne et al. expressly discloses adding specific information to said plurality of records for inclusion in correspondence with debtors (See column 6, lines 52-57, which discuss the inclusion of a client code assigned to each account when clients access pertinent account data in real-time over the internet).

Both Keyes et al. and Layne et al. disclose methods of organizing debt information and allowing account access over a secure network. Layne et al. expressly discloses the use of client codes specifically assigned to respective accounts when corresponding with debtors. Therefore, it would have been obvious to one of ordinary skill in the art at the time of the invention to modify Keyes et al. to include lender specific information, such as client codes, in correspondence with debtors as taught by Layne et al. in order to allow debt recovery companies and their clients secure access to their accounts to facilitate real-time access of pertinent information in efficiently managing delinquent accounts. (See column 3 lines 62-67, which discuss the advantages for clients of collection agencies to access their accounts according to client identifiers in real-time for efficient management of debt information).

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8. Claim 10 is rejected under 35 U.S.C. 103(a) as being unpatentable over Keyes et al. in view of Layne et al. as applied to claims 8 and 9 above, and further in view of Unites States Postal Service, "Special Services Technical Guide: Postal Forms and Labels (Domestic Service Only)" March 2000, hereafter referred to as "USPS." The Keyes et al. and Layne et al. combination discloses the elements of the claimed invention, but fails to disclose generating a barcode representation of the unique certified number and associating said generating barcode with said debtor letter. USPS discloses the concept of issuing a barcode representative of a human readable number and associating a package or letter with the respective barcode. (See section 2-2 Barcoded Form, pgs. 3-4, which discuss a barcode assigned to a letter or package that is associated with a human readable number).

The combination of Keyes et al. and Layne et al. and USPS address the problem of providing respective clients with an efficient means of sending correspondence representative of a their selective service. From the teaching of USPS, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the management of debt information of the Keyes et al. and Layne et al. combination to include a print letter containing a barcode representative of a debtor code or collection number as taught by USPS in order to increase the dependability of confirmed and secured services (See section 1-2 Benefits to Consumers, pgs. 1-2, which discuss the benefits to consumers of increasing the value and reliability of special services for postal customers).

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9. Claim 16, 25, and 29-33 are rejected under 35 U.S.C. 103(a) as being unpatentable over Keyes et al. in view of Layne et al. as applied to claims 8 and 9 above, and further in view of Groner (U.S. 6,507,643). The Keyes et al. and Layne et al. combination discloses the elements of the claimed invention, but fails to disclose: receiving a voicemail message from a caller regarding a defaulted loan; and automatically associating said voicemail message with a record of said plurality of records. Groner discloses the concept of converting a voice message to a text message suitable for sending as an email message and for viewing on a text display device (See column 2, lines 63-67, column 3, lines 9-12, and column 4, lines 42-46, which discuss converting an audio message into a text message sent over the internet via email where the text can be read for verification).

The combination of Keyes et al. and Layne et al. and Groner each address the problem of providing respective clients with an efficient means of sending correspondence through different channels of communication. From the teaching of Groner, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the management of debt information of the Keyes et al. and Layne et al. combination to include a voicemail recognition system associated with a default record where the voicemail contents are verified upon conversion into text as taught by Groner in order to provide an accurate method for converting voice messages into text messages suitable for verification and sending by email (See column 2, lines 54-60, which discuss the need for a sufficient method of voicemail recognition).

Claim 25 recites equivalent limitations to claim 16 and is therefore rejected using the same art and rationale set forth above.

As per claim 29, Keyes et al. and Layne et al. combination disclose the elements of the claimed invention, but fails to disclose a method for management of voicemail messages in a debt default management system, comprising: receiving a voicemail message from a caller regarding a loan; prompting said caller to enter a loan number for said loan; receiving said loan number; converting said voicemail message into an audio file; and automatically associating said audio file to a record in a debt default database based at least in part on said received loan number, said record including default information about said loan. Groner discloses a speech recognition system and method for converting voice mail messages to electronic mail messages, comprising: receiving a voicemail message from a caller regarding (See column 4, lines 20-37, which discuss receiving a voicemail message); prompting said caller to enter a loan number for said loan (See column 4, lines 58-65, which discusses determining an email address for a caller upon receiving a telephone number); receiving a loan number (See column 4, lines 58-65, which discusses determining an email address for a caller upon receiving a telephone number); converting said voicemail message into an audio file (See column 4, lines 65-66, which discuss storing a spoken message in a audio message file); automatically associating said audio file to a record in a debt default database based at least in part on said received loan number, said record including default information about said loan (See column 4, lines 58-68 through column 5, lines 1-4, which discuss

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associating an audio file with a disclosed telephone number and associating the telephone number with a client's email address).

The combination of Keyes et al. and Layne et al. and Groner each address the problem of providing respective clients with an efficient means of sending correspondence through different channels of communication. From the teaching of Groner, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the management of debt information of the Keyes et al. and Layne et al. combination to include a voicemail system that recognizes a client either through a disclosed telephone number or loan number and associates that client with an email address or a default record as taught by Groner in order to provide an accurate method for associating voice messages with stored client information (See column 2, lines 54-60, which discuss the need for a sufficient method of voicemail recognition).

As per claim 30, Keyes et al. and Layne et al. combination disclose the elements of the claimed invention, but fails to disclose collecting a caller ID of said caller. Groner discloses receiving a telephone number from a caller (See column 4, lines 58-65, which discuss receiving a telephone number from a caller).

The combination of Keyes et al. and Layne et al. and Groner each address the problem of providing respective clients with an efficient means of sending correspondence through different channels of communication. From the teaching of Groner, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the management of debt information of the Keyes et al.

and Layne et al. combination to include a caller ID of said caller as taught by Groner in order to provide an accurate method for associating voice messages with stored client information (See column 2, lines 54-60, which discuss the need for a sufficient method of voicemail recognition).

As per claim 31, Keyes et al. and Layne et al. combination disclose the elements of the claimed invention, but fails to disclose attaching said audio file to an email message including said received loan number. Groner discloses storing a spoken message as an audio file, generating a text message from the audio file, and attaching the respective message to a corresponding email address (See column 4, lines 58-68, through column 5, lines 1-4, which discuss receiving a voicemail, associating it with a telephone number, and sending correspondence via email).

The combination of Keyes et al. and Layne et al. and Groner each address the problem of providing respective clients with an efficient means of sending correspondence through different channels of communication. From the teaching of Groner, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the management of debt information of the Keyes et al. and Layne et al. combination to include an audio file or text file to an email address that corresponds with a loan number as taught by Groner in order to provide an accurate method for associating voice messages with stored client information (See column 2, lines 54-60, which discuss the need for a sufficient method of voicemail recognition).

As per claim 32, Keyes et al. and Layne et al. combination disclose the elements of the claimed invention, but fails to disclose querying said debt default database

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records matching said receive loan number. Groner discloses searching for a recipient's telephone number in an electronic mail address data structure (See column 8, lines 4-18, which discuss searching a mail address data structure for a recipient's telephone number when the voicemail system is activated).

The combination of Keyes et al. and Layne et al. and Groner each address the problem of providing respective clients with an efficient means of sending correspondence through different channels of communication. From the teaching of Groner, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the management of debt information of the Keyes et al. and Layne et al. combination to include searching through a database for records matching a corresponding telephone number or loan number as taught by Groner in order to provide an accurate method for associating voice messages with stored client information (See column 2, lines 54-60, which discuss the need for a sufficient method of voicemail recognition).

As per claim 33, Keyes et al. and Layne et al. combination disclose the elements of the claimed invention, but fails to disclose associating said audio file with the most recent record matching said retrieved loan number. Groner discloses determining an email address in accordance with a telephone number associated with an audio file (See column 4, lines 56-66, and column 6, lines 55-61, which discuss receiving a voicemail and invoking a dialog manager that updates contact information to associate the voice message with a caller's telephone number and email address).

The combination of Keyes et al. and Layne et al. and Groner each address the problem of providing respective clients with an efficient means of sending correspondence through different channels of communication. From the teaching of Groner, it would have been obvious to one of ordinary skill in the art at the time the invention was made to modify the management of debt information of the Keyes et al. and Layne et al. combination to include a dialog manager that updates contact information used to associate a spoken message converted into an audio file with a telephone number and email address as taught by Groner in order to provide an accurate method for associating voice messages with stored client information (See column 2, lines 54-60, which discuss the need for a sufficient method of voicemail recognition).

Conclusion

10. The prior art made of record and not relied upon is considered pertinent to applicant's disclosure.

Tracey et al. (U.S. 6,798, 413) discloses a workflow management system

Brown et al. (U.S. 6,532,450) discloses a financial management system including an offset payment process.

Regan (U.S. 6,898,574) discloses a lender and insurer transaction process system and method.

Ginter et al. (U.S. 7,069,451) discloses systems and methods for secure transaction management and electronic rights protection.

Peters et al. (U.S. 5,696,906) disclose a telecommunication user account management system and method.

Peters et al. (U.S. 5,884,284) disclose a telecommunication user account management system and method.

Balabanovic et al. (U.S. 6,782,393) discloses a method and system for electronic message composition with relevant documents.

Alder et al. (U.S. 6,249,765) discloses a system and method for extracting data from audio messages.

Shear et al. (U.S. 7,092,914) discloses methods for matching, selecting, narrowcasting, and/or classifying based on rights management and/or other information.

Laundry (U.S. 6,996,542) discloses a system and method for paying bills and other obligations including selective payor and payee controls.


Shear et al. (U.S. 6,112,181) discloses systems and methods for matching, selecting, narrowcasting, and/or classifying based on rights management and/or other information.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Michael R. Zecher whose telephone number is 571-270-3032. The examiner can normally be reached on M-F 7:30-5:00 alt. Fridays off.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Lynda Jasmin can be reached on 571-270-3033. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

MRZ

 2/26/07
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